

In re:
Phillip Boyd, Jr
Debtor

Case No. 25-11267-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 23, 2025

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2025:

Recip ID	Recipient Name and Address
db	Phillip Boyd, Jr, 2427 Longview Dr, Coatesville, PA 19320-2219
14993221	+ Chester County Economic Council, 737 Constitution Dr Suite 1100, Exton, PA 19341-1100
14993222	+ Chst Cnty Af, 550 Hannum Avenue, West Chester, PA 19380-2202
14993227	First Progress, Attn: Bankruptcy, PO Box 9053, Johnson City, TN 37615-9053
14993231	+ JRL Properties, Inc., t/a Village at Gap Assoc, 120 Pennsylvania Avenue, Malvern, PA 19355-2418
14993232	Kaplin Stewart Meloff Reiter & Stein, P.C., 910 Harvest Dr Fl 2, Blue Bell, PA 19422-1962
14993240	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14993246	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 24 2025 00:44:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 24 2025 04:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14993219	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 24 2025 00:58:22	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14993224	Email/Text: megan.harper@phila.gov	Jul 24 2025 00:44:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14993220	EDI: CAPITALONE.COM	Jul 24 2025 04:34:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14993223	+ Email/Text: bankruptcycollections@citadelbanking.com	Jul 24 2025 00:45:00	Citadel FCU, Attn: Bankruptcy 520 Eagleview Blvd, Exton, PA 19341-1119
14993225	Email/Text: bankruptcy@philapark.org	Jul 24 2025 00:45:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14993226	^ MEBN	Jul 24 2025 00:30:35	Cornerstone, Po Box 82561, Lincoln, NE 68501-2561
14993229	Email/Text: RCG_ComplianceDept@assurant.com	Jul 24 2025 00:44:00	IQ Data International, Attn: Bankruptcy, PO Box 340, Bothell, WA 98041-0340
14993228	EDI: IRS.COM	Jul 24 2025 04:34:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14993230	EDI: JEFFERSONCAP.COM	Jul 24 2025 04:34:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, Po Box 7999, Saint Cloud, MN 56302-7999
14993233	+ Email/Text: bankruptcy@kikoff.com	Jul 24 2025 00:44:00	Kikoff, Attn: Bankruptcy 75 Broadway Suite 226,

District/off: 0313-2 User: admin Page 2 of 3
Date Rcvd: Jul 23, 2025 Form ID: 318 Total Noticed: 33

14993234	+ EDI: NFCU.COM	Jul 24 2025 04:34:00	San Francisco, CA 94111-1458 NAVY FCU, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
14993235	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jul 24 2025 00:44:00	Nelnet, Attn: Bankruptcy, 121 S 13th St, Lincoln, NE 68508-1922
14993236	+ EDI: AGFINANCE.COM	Jul 24 2025 04:34:00	One Main Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
14993237	Email/Text: fesbank@attorneygeneral.gov	Jul 24 2025 00:44:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14993238	EDI: PENNDEPTREV	Jul 24 2025 04:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14993239	^ MEBN	Jul 24 2025 00:30:37	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14993241	Email/Text: bankruptcy@philapark.org	Jul 24 2025 00:45:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14993242	+ Email/Text: bankruptcy@self.inc	Jul 24 2025 00:44:00	Self Financial, Inc., Attn: Bankruptcy Attn: Bankruptcy, 515 Congress Ave , Ste 1550, Austin, TX 78701-3539
14993243	+ Email/Text: bankruptcy.notices@sunrisebanks.com	Jul 24 2025 00:44:00	Sunrise Banks, Attn: Bankruptcy 2525 Wabash Ave, Saint Paul, MN 55114-1020
14993244	Email/Text: bankruptcydepartment@tsico.com	Jul 24 2025 00:45:00	Transworld, ATTN Bankruptcy, TRANSWORLD SYSTEMS INC. PO BOX 15130, WILMINGTON, DE 19850-5130
14993245	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 24 2025 00:44:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14993247	Email/Text: bankruptcy@visionsfcu.org	Jul 24 2025 00:44:00	Visions FCU, Attn: Bankruptcy 24 McKinley Ave, Endicott, NY 13760
14993248	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jul 24 2025 00:57:43	Wells Fargo Bank NA, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50328-0001

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2025 Signature: /s/Gustava Winters

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Jul 23, 2025

Form ID: 318

Total Noticed: 33

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2025 at the address(es) listed below:

Name	Email Address
MICHAEL A. CIBIK	on behalf of Debtor Phillip Boyd Jr help@cibiklaw.com, noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
ROBERT W. SEITZER	rseitzer@karalislaw.com PA93@ecfbis.com;jhysley@karalislaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	<u>Phillip Boyd Jr</u>	Social Security number or ITIN	xxx-xx-0439
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	25-11267-pmm		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Phillip Boyd Jr

7/22/25

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.